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Use Caution When Shopping Online

According to the National Retail Federation, online shoppers are expected to spend more than \$82 billion this holiday season. While this modern convenience can save time and money, you must take care to avoid hidden hazards. Being aware of website security features and following a few user guidelines will help ensure you have a safe online shopping experience.

Security

You may be tempted to ignore a site's privacy policy, but it's worth your time to take a few minutes to read it. The privacy policy should tell you what personal information is being gathered and how it will be used. If you don't feel comfortable with the terms, shop elsewhere.

Shop with companies you know and trust. However, be wary of pop-up solicitations while you shop on popular websites. The pop-ups aren't necessarily connected to the web page you are visiting – treat them as unsolicited messages and close them.

Not all online retail sites are created equal. Before you begin the process of checking-out, look for indicators the site is secure before entering personal information.

At check-out, the name of the URL (web address) should be preceded by the letters *https*. A closed padlock or key icon should appear on the browser's status bar. These signs let you know your information will be encrypted.

Don't complete a transaction on an open or public Wi-Fi network.

Before You Log-Off

When finishing a transaction, it's important to print and save receipts and records of your online transactions. Don't allow sites to store your credit card information. And, always log out after your shopping session.

Remember - never give personal information to sites linked from unsolicited emails or unsolicited pop-ups.

For more information, visit the Attorney General's Office website at <u>ago.ne.gov</u>, call our Consumer Protection Hotline at (800) 727-6432 or follow us on Twitter @AGBruning.